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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or contact our Information Services at (01) 704 3000 to see if qualifying conditions have changed.

The information in this booklet is correct at the time of going to print.

1. What type of social welfare pensions are there?

You may be entitled to claim a contributory pension based on your social insurance contributions depending on your situation. The main contributory pensions are:

- Invalidity Pension,
- State Pension (Transition), paid from age 65 if you retire from work,
- State Pension (Contributory), paid from age 66 and
- Widow's or Widower's Contributory Pension*.

*you may qualify for this pension on the basis of either your own or your late spouse's contributions.

If you do not qualify for a contributory pension, you may qualify for a non-contributory pension based on your means. The main non-contributory pensions are:

- Blind Pension,
- Widow's or Widower's Non-Contributory Pension and
- State Pension (Non-Contributory), paid from age 66.

When working out your means, we will take into account any income and capital that you and your spouse or partner have.

Note

Capital refers to savings, investments, cash in hand and the value of property besides your own home.

2. How do you assess capital?

When working out your means from capital we add together the following items that you and your spouse or partner may have and use a special formula (see below) to work out your weekly means:

- the cash value of investments and property (except your own home),
- money in an account in a financial institution, and
- cash in hand.

Capital	Weekly means assessed
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

Example 1

John (66) is single. He applied for State Pension (Non-Contributory). He has no income apart from interest he gets from €36,890 he has in a bank account.

We would assess his means as follows:

Capital	Weekly means
Savings of €36,890 is assessed as follows	
First €20,000	Nil
Next €10,000 (€1 per €1,000)	€10.00
Next € 6,000 (€2 per €1,000)	€12.00
Balance € 890 (not assessed*)	
Total €36,890	
Total weekly means	€22.00

*We do not assess any remaining amounts of less than €1,000.00.

Example 2

Peter (aged 66) and Mary (aged 60) are married.

Peter applies for State Pension (Non-Contributory). He is in receipt of an occupational pension of €100 per week and has savings of €52,600 in a building society.

Mary works part time and has weekly earnings of €190. She also has savings of €37,200 in the bank.

For means assessment we can summarise their income and savings as follows:

	Weekly Income	Savings
Peter	€100	€52,600
Mary	Nil*	€37,200
Combined Total	€100	€89,800
Half Combined Total	€50	€44,900

Peter's means will be based on half the combined income and savings of himself and his spouse. * Mary's earnings are disregarded as it is less than the maximum €200 employment earnings disregard.

Half of combined weekly income	€50.00
Half of their combined savings is assessed as follows:	
First €20,000.00	Nil
Next €10,000.00 (€1 per €1,000)	€10.00
Next €10,000.00 (€2 per €1,000)	€20.00
Next € 4,000.00 (€4 per €1,000)	€16.00
Balance € 900.00 (not assessed*)	_____
Total €44,900.00	
Peter's weekly means	€96.00

*We do not assess any remaining amounts of less than €1,000.00

Note

- When we assess your means we do not take into account interest you earn on money held in an account in a financial institution. Instead we apply the formula on page 4 to the actual amount of capital you have.
- If you are married or cohabiting with another person as husband and wife, we will assess you with half of the combined capital held by both of you.

3. How much capital can I have and still get a non-contributory pension?

Provided you have no income (such as earnings, a foreign social security pension, an occupational pension) apart from capital, the tables below set out the amounts you can have to qualify for either the maximum or a reduced rate of non-contributory pension since January 2007. Full details appear in the tables on pages 14 to 23.

State Pension (Non-Contributory)

Single person age 66 or over

Capital	Amount of pension (2007)
Nil - €40,999.99	Maximum weekly rate €200.00
€41,000.00 - €89,999.99	Reduced weekly rate from €197.50 to €2.50

Married or cohabiting couple - applicant is age 66 or over

Capital Combined	Amount of pension (2007)
Nil - €81,999.99 €82,000.00- €179,999.99	Maximum weekly rate €200.00 Reduced weekly rate from €197.50 to €2.50

**Blind Pension
Single person under age 66**

Capital	Amount of pension (2007)
Nil - €27,999.99 €28,000.00 - €80,999.99	Maximum weekly rate €185.80 Reduced weekly rate from €183.30 to €3.30

Married or cohabiting couple - applicant is under age 66

Capital Combined	Amount of pension (2007)
Nil - €55,999.99 €56,000.00- €161,999.99	Maximum weekly rate €185.80 Reduced weekly rate from €183.30 to €3.30

Widow's or Widower's Non-Contributory Pension - applicant is under age 66

Capital	Amount of pension (2007)
Nil - €27,999.99 €28,000.00- €80,999.99	Maximum weekly rate €185.80 Reduced weekly rate from €183.30 to €3.30

If you qualify for a pension, we may increase your payment for each qualified adult or child you have. A qualified child is one that is living with you or being supported by you, who is under age 18 (or under age 22 if in full-time education by day at a recognised school or college).

4. What happens if I save part of my pension each week?

If you qualify for a non-contributory pension, the rate of pension you receive will be set at a level that should enable you to have an adequate standard of living. We would expect you to spend all or most of your pension each week in meeting your normal day-to-day living expenses. However, if you choose to save part of your weekly payment, these savings will be means tested as capital in the same way as savings from any other source (for example, earnings, an occupational pension or an inheritance). Your pension may be reduced or stopped depending on the amount you accumulate from all sources.

5. Is money I receive from selling my home assessed as means?

If you live in accommodation which no longer suits you or which you are no longer able to maintain, you may decide to sell your home and move to more suitable accommodation. If you do, the proceeds of the sale of your home up to €190,500 may be disregarded for the means test.

The disregard will apply if you:

- are age 66 or over and are getting State Pension (Non-Contributory), or you are under age 66 and getting Disability Allowance or a Blind Pension,
- and**
- buy or rent alternative accommodation, or
 - move into a private nursing home that is registered under the Health (Nursing Homes) Act, 1990, or
 - move in with a person who is caring for you and who is getting a carer's payment (such as Carer's Allowance or Carer's Benefit), or
 - move to sheltered or special housing in the voluntary, co-operative, statutory or private sectors.

6. What happens if I sell all (or part of) my home but I continue to live there?

If you sell all or part of your home to a financial institution or another party, for example under an equity release agreement, and you are allowed to continue to live in your home as part of this arrangement, the full amount you receive from this sale will be taken into account when calculating your means for pension purposes. The sale of residence disregard of €190,500 does not apply in the case.

Example

John is getting a State Pension (Non-Contributory) at the maximum rate. He owns his home but decides to sell a part of it to a bank for €100,000. It is agreed between the parties that John can continue to live in the house for the rest of his life. John has no income except his State Pension (Non-Contributory). He has savings of €18,000 in Post Office Savings Certificates.

The total amount of John's money (€118,000) will be assessed as means for pension purposes as follows:

		Weekly means
		€
First	€20,000.00	Nil
Next	€10,000.00 (€1 per €1,000)	€ 10.00
Next	€10,000.00 (€2 per €1,000)	€ 20.00
Balance	<u>€78,000.00 (€4 per €1,000)</u>	<u>€312.00</u>
Total	€118,000.00	€342.00

John's weekly means are now €342.00. This is over the maximum limit for entitlement to a State Pension (Non-Contributory) and in this case the pension would be stopped.

7. Are savings that I receive from a compensation payment assessed as means?

Certain types of compensation payments are not assessed as means. For example, any money you have from a compensation payment received as a result of contracting Hepatitis C or HIV from the use of Human Immunoglobulin - Anti - D, whole blood or other blood products is disregarded from the means test in certain circumstances. Please contact the Department for more details.

Other compensation payments are also disregarded from the means test if:

- awarded by the Residential Institutions Redress Board established under section 3 of the Residential Institutions Redress Act 2002 (No 13 of 2002), or
- made to people with disabilities caused by Thalidomide.

8. Can I get any extra benefits?

If you qualify for a pension, you may also qualify for the **Household Benefits Package**. See information booklet **SW107** for more details.

You may also qualify for a **Fuel Allowance**. See information booklet **SW17** for more details.

If you live alone or mainly alone, you may qualify for a **Living Alone Increase** of €7.70 per week. See Information booklet **SW36** for more details.

Points to note

- If you are getting a means-tested pension from the Department of Social and Family Affairs and the means of you or your spouse or partner increase for any reason, you are legally obliged to notify us of the details in writing within three months. For example, if there is an increase in your savings or income, please notify us with details as soon as possible. If you do not advise us of an increase in your means, you may incur an overpayment of pension which you (or your Estate following your death) will have to repay.
- Please ensure that you quote your pension number when contacting us.

Other useful booklets:

Checklist for Pensioners	SW 10
State Pension (Non-Contributory)	SW 116
State Pension (Transition) and State Pension (Contributory)	SW 118
Rates of Payment booklet	SW 19
Free Travel	SW 40

State Pension (Non-Contributory)

Single person age 66 or over.

Savings and/or investments		Weekly means	Your personal rate
From	To		
Nil	€20,000.00	Nil	€200.00
€20,000.01	€20,999.99	Nil	€200.00
€21,000.00	€21,999.99	€1	€200.00
€22,000.00	€22,999.99	€2	€200.00
€23,000.00	€23,999.99	€3	€200.00
€24,000.00	€24,999.99	€4	€200.00
€25,000.00	€25,999.99	€5	€200.00
€26,000.00	€26,999.99	€6	€200.00
€27,000.00	€27,999.99	€7	€200.00
€28,000.00	€28,999.99	€8	€200.00
€29,000.00	€29,999.99	€9	€200.00
€30,000.00	€30,999.99	€10	€200.00
€31,000.00	€31,999.99	€12	€200.00
€32,000.00	€32,999.99	€14	€200.00
€33,000.00	€33,999.99	€16	€200.00
€34,000.00	€34,999.99	€18	€200.00
€35,000.00	€35,999.99	€20	€200.00
€36,000.00	€36,999.99	€22	€200.00
€37,000.00	€37,999.99	€24	€200.00
€38,000.00	€38,999.99	€26	€200.00
€39,000.00	€39,999.99	€28	€200.00
€40,000.00	€40,999.99	€30	€200.00
€41,000.00	€41,999.99	€34	€195.00
€42,000.00	€42,999.99	€38	€190.00
€43,000.00	€43,999.99	€42	€187.50
€44,000.00	€44,999.99	€46	€182.50
€45,000.00	€45,999.99	€50	€180.00
€46,000.00	€46,999.99	€54	€175.00
€47,000.00	€47,999.99	€58	€170.00
€48,000.00	€48,999.99	€62	€167.50
€49,000.00	€49,999.99	€66	€162.50
€50,000.00	€50,999.99	€70	€160.00
€51,000.00	€51,999.99	€74	€155.00
€52,000.00	€52,999.99	€78	€150.00
€53,000.00	€53,999.99	€82	€147.50
€54,000.00	€54,999.99	€86	€142.50
€55,000.00	€55,999.99	€90	€140.00

State Pension (Non-Contributory)

Single person age 66 or over.

Savings and/or investments		Weekly means	Your personal rate
From	To		
€56,000.00	€56,999.99	€94	€135.00
€57,000.00	€57,999.99	€98	€130.00
€58,000.00	€58,999.99	€102	€127.50
€59,000.00	€59,999.99	€106	€122.50
€60,000.00	€60,999.99	€110	€120.00
€61,000.00	€61,999.99	€114	€115.00
€62,000.00	€62,999.99	€118	€110.00
€63,000.00	€63,999.99	€122	€107.50
€64,000.00	€64,999.99	€126	€102.50
€65,000.00	€65,999.99	€130	€100.00
€66,000.00	€66,999.99	€134	€95.00
€67,000.00	€67,999.99	€138	€90.00
€68,000.00	€68,999.99	€142	€87.50
€69,000.00	€69,999.99	€146	€82.50
€70,000.00	€70,999.99	€150	€80.00
€71,000.00	€71,999.99	€154	€75.00
€72,000.00	€72,999.99	€158	€70.00
€73,000.00	€73,999.99	€162	€67.50
€74,000.00	€74,999.99	€166	€62.50
€75,000.00	€75,999.99	€170	€60.00
€76,000.00	€76,999.99	€174	€55.00
€77,000.00	€77,999.99	€178	€50.00
€78,000.00	€78,999.99	€182	€47.50
€79,000.00	€79,999.99	€186	€42.50
€80,000.00	€80,999.99	€190	€40.00
€81,000.00	€81,999.99	€194	€35.00
€82,000.00	€82,999.99	€198	€30.00
€83,000.00	€83,999.99	€202	€27.50
€84,000.00	€84,999.99	€206	€22.50
€85,000.00	€85,999.99	€210	€20.00
€86,000.00	€86,999.99	€214	€15.00
€87,000.00	€87,999.99	€218	€10.00
€88,000.00	€88,999.99	€222	€7.50
€89,000.00	€89,999.99	€226	€2.50

When you reach age 80, you will automatically get an extra weekly increase of €10.00 in your personal rate.

State Pension (Non-Contributory)

Married or cohabiting couple - both aged 66 or over.

Savings and/or investments		Weekly means	Your personal rate
From	To		
Nil	€40,000.00	Nil	€200.00
€40,000.01	€41,999.99	Nil	€200.00
€42,000.00	€43,999.99	€1	€200.00
€44,000.00	€45,999.99	€2	€200.00
€46,000.00	€47,999.99	€3	€200.00
€48,000.00	€49,999.99	€4	€200.00
€50,000.00	€51,999.99	€5	€200.00
€52,000.00	€53,999.99	€6	€200.00
€54,000.00	€55,999.99	€7	€200.00
€56,000.00	€57,999.99	€8	€200.00
€58,000.00	€59,999.99	€9	€200.00
€60,000.00	€61,999.99	€10	€200.00
€62,000.00	€63,999.99	€12	€200.00
€64,000.00	€65,999.99	€14	€200.00
€66,000.00	€67,999.99	€16	€200.00
€68,000.00	€69,999.99	€18	€200.00
€70,000.00	€71,999.99	€20	€200.00
€72,000.00	€73,999.99	€22	€200.00
€74,000.00	€75,999.99	€24	€200.00
€76,000.00	€77,999.99	€26	€200.00
€78,000.00	€79,999.99	€28	€200.00
€80,000.00	€81,999.99	€30	€200.00
€82,000.00	€83,999.99	€34	€195.00
€84,000.00	€85,999.99	€38	€190.00
€86,000.00	€87,999.99	€42	€187.50
€88,000.00	€89,999.99	€46	€182.50
€90,000.00	€91,999.99	€50	€180.00
€92,000.00	€93,999.99	€54	€175.00
€94,000.00	€95,999.99	€58	€170.00
€96,000.00	€97,999.99	€62	€167.50
€98,000.00	€99,999.99	€66	€162.50
€100,000.00	€101,999.99	€70	€160.00
€102,000.00	€103,999.99	€74	€155.00
€104,000.00	€105,999.99	€78	€150.00
€106,000.00	€107,999.99	€82	€147.50
€108,000.00	€109,999.99	€86	€142.50
€110,000.00	€111,999.99	€90	€140.00

State Pension (Non-Contributory)

Married or cohabiting couple - both aged 66 or over.

Savings and/or investments From	To	Weekly means	Your personal rate
€112,000.00	€113,999.99	€94	€135.00
€114,000.00	€115,999.99	€98	€130.00
€116,000.00	€117,999.99	€102	€127.50
€118,000.00	€119,999.99	€106	€122.50
€120,000.00	€121,999.99	€110	€120.00
€122,000.00	€123,999.99	€114	€115.00
€124,000.00	€125,999.99	€118	€110.00
€126,000.00	€127,999.99	€122	€107.50
€128,000.00	€129,999.99	€126	€102.50
€130,000.00	€131,999.99	€130	€100.00
€132,000.00	€133,999.99	€134	€95.00
€134,000.00	€135,999.99	€138	€90.00
€136,000.00	€137,999.99	€142	€87.50
€138,000.00	€139,999.99	€146	€82.50
€140,000.00	€141,999.99	€150	€80.00
€142,000.00	€143,999.99	€154	€75.00
€144,000.00	€145,999.99	€158	€70.00
€146,000.00	€147,999.99	€162	€67.50
€148,000.00	€149,999.99	€166	€62.50
€150,000.00	€151,999.99	€170	€60.00
€152,000.00	€153,999.99	€174	€55.00
€154,000.00	€155,999.99	€178	€50.00
€156,000.00	€157,999.99	€182	€47.50
€158,000.00	€159,999.99	€186	€42.50
€160,000.00	€161,999.99	€190	€40.00
€162,000.00	€163,999.99	€194	€35.00
€164,000.00	€165,999.99	€198	€30.00
€166,000.00	€167,999.99	€202	€27.50
€168,000.00	€169,999.99	€206	€22.50
€170,000.00	€171,999.99	€210	€20.00
€172,000.00	€173,999.99	€214	€15.00
€174,000.00	€175,999.99	€218	€10.00
€176,000.00	€177,999.99	€222	€7.50
€178,000.00	€179,999.99	€226	€2.50
Over	€180,000.00	€230	Nil

When you reach 80, you will automatically get an extra weekly increase of €10.00 in your personal rate.

Blind Pension

Single person under age 66.

Savings and/or investments		Weekly means	Your personal rate
From	To		
Nil	€20,000.00	Nil	€185.80
€20,000.01	€20,999.99	Nil	€185.80
€21,000.00	€21,999.99	€1	€185.80
€22,000.00	€22,999.99	€2	€185.80
€23,000.00	€23,999.99	€3	€185.80
€24,000.00	€24,999.99	€4	€185.80
€25,000.00	€25,999.99	€5	€185.80
€26,000.00	€26,999.99	€6	€185.80
€27,000.00	€27,999.99	€7	€185.80
€28,000.00	€28,999.99	€8	€183.30
€29,000.00	€29,999.99	€9	€183.30
€30,000.00	€30,999.99	€10	€183.30
€31,000.00	€31,999.99	€12	€180.80
€32,000.00	€32,999.99	€14	€178.30
€33,000.00	€33,999.99	€16	€175.80
€34,000.00	€34,999.99	€18	€173.30
€35,000.00	€35,999.99	€20	€173.30
€36,000.00	€36,999.99	€22	€170.80
€37,000.00	€37,999.99	€24	€168.30
€38,000.00	€38,999.99	€26	€165.80
€39,000.00	€39,999.99	€28	€163.30
€40,000.00	€40,999.99	€30	€163.30
€41,000.00	€41,999.99	€34	€158.30
€42,000.00	€42,999.99	€38	€153.30
€43,000.00	€43,999.99	€42	€150.80
€44,000.00	€44,999.99	€46	€145.80
€45,000.00	€45,999.99	€50	€143.30
€46,000.00	€46,999.99	€54	€138.30
€47,000.00	€47,999.99	€58	€133.30
€48,000.00	€48,999.99	€62	€130.80
€49,000.00	€49,999.99	€66	€125.80
€50,000.00	€50,999.99	€70	€123.30
€51,000.00	€51,999.99	€74	€118.30

Blind Pension

Single person under age 66.

Savings and/or investments		Weekly means	Your personal rate
From	To		
€52,000.00	€52,999.99	€78	€113.30
€53,000.00	€53,999.99	€82	€110.80
€54,000.00	€54,999.99	€86	€105.80
€55,000.00	€55,999.99	€90	€103.30
€56,000.00	€56,999.99	€94	€98.30
€57,000.00	€57,999.99	€98	€93.30
€58,000.00	€58,999.99	€102	€90.80
€59,000.00	€59,999.99	€106	€85.80
€60,000.00	€60,999.99	€110	€83.30
€61,000.00	€61,999.99	€114	€78.30
€62,000.00	€62,999.99	€118	€73.30
€63,000.00	€63,999.99	€122	€70.80
€64,000.00	€64,999.99	€126	€65.80
€65,000.00	€65,999.99	€130	€63.30
€66,000.00	€66,999.99	€134	€58.30
€67,000.00	€67,999.99	€138	€53.30
€68,000.00	€68,999.99	€142	€50.80
€69,000.00	€69,999.99	€146	€45.80
€70,000.00	€70,999.99	€150	€43.30
€71,000.00	€71,999.00	€154	€38.30
€72,000.00	€72,999.00	€158	€33.30
€73,000.00	€73,999.99	€162	€30.80
€74,000.00	€74,999.99	€166	€25.80
€75,000.00	€75,999.99	€170	€23.30
€76,000.00	€76,999.99	€174	€18.30
€77,000.00	€77,999.99	€178	€13.30
€78,000.00	€78,999.99	€182	€10.80
€79,000.00	€79,999.99	€186	€5.80
€80,000.00	€80,999.99	€190	€3.30
Over	€81,000.00	€194	Nil

Blind Pension

Married or cohabiting couple - both aged under 66.

Savings and/or investments		Weekly means	Your personal rate
From	To		
Nil	€40,000.00	Nil	€185.80
€40,000.01	€41,999.99	Nil	€185.80
€42,000.00	€43,999.99	€1	€185.80
€44,000.00	€45,999.99	€2	€185.80
€46,000.00	€47,999.99	€3	€185.80
€48,000.00	€49,999.99	€4	€185.80
€50,000.00	€51,999.99	€5	€185.80
€52,000.00	€53,999.99	€6	€185.80
€54,000.00	€55,999.99	€7	€185.80
€56,000.00	€57,999.99	€8	€183.30
€58,000.00	€59,999.99	€9	€183.30
€60,000.00	€61,999.99	€10	€183.30
€62,000.00	€63,999.99	€12	€180.80
€64,000.00	€65,999.99	€14	€178.30
€66,000.00	€67,999.99	€16	€175.80
€68,000.00	€69,999.99	€18	€173.30
€70,000.00	€71,999.99	€20	€173.30
€72,000.00	€73,999.99	€22	€170.80
€74,000.00	€75,999.99	€24	€168.30
€76,000.00	€77,999.99	€26	€165.80
€78,000.00	€79,999.99	€28	€163.30
€80,000.00	€81,999.99	€30	€163.30
€82,000.00	€83,999.99	€34	€158.30
€84,000.00	€85,999.99	€38	€153.30
€86,000.00	€87,999.99	€42	€150.80
€88,000.00	€89,999.99	€46	€145.80
€90,000.00	€91,999.99	€50	€143.30
€92,000.00	€93,999.99	€54	€138.30
€94,000.00	€95,999.99	€58	€133.30
€96,000.00	€97,999.99	€62	€130.80
€98,000.00	€99,999.99	€66	€125.80
€100,000.00	€101,999.99	€70	€123.30

Blind Pension

Married or cohabiting couple - both aged under 66.

Savings and/or investments		Weekly means	Your personal rate
From	To		
€102,000.00	€103,999.99	€74	€118.30
€104,000.00	€105,999.99	€78	€113.30
€106,000.00	€107,999.99	€82	€110.80
€108,000.00	€109,999.99	€86	€105.80
€110,000.00	€111,999.99	€90	€103.30
€112,000.00	€113,999.99	€94	€98.30
€114,000.00	€115,999.99	€98	€93.30
€116,000.00	€117,999.99	€102	€90.80
€118,000.00	€119,999.99	€106	€85.80
€120,000.00	€121,999.99	€110	€83.30
€122,000.00	€123,999.99	€114	€78.30
€124,000.00	€125,999.99	€118	€73.30
€126,000.00	€127,999.99	€122	€70.80
€128,000.00	€129,999.99	€126	€65.80
€130,000.00	€131,999.99	€130	€63.30
€132,000.00	€133,999.99	€134	€58.30
€134,000.00	€135,999.99	€138	€53.30
€136,000.00	€137,999.99	€142	€50.80
€138,000.00	€139,999.99	€146	€45.80
€140,000.00	€141,999.99	€150	€43.30
€142,000.00	€143,999.99	€154	€38.30
€144,000.00	€145,999.99	€158	€33.30
€146,000.00	€147,999.99	€162	€30.80
€148,000.00	€149,999.99	€166	€25.80
€150,000.00	€151,999.99	€170	€23.30
€152,000.00	€153,999.99	€174	€18.30
€154,000.00	€155,999.99	€178	€13.30
€156,000.00	€157,999.99	€182	€10.80
€158,000.00	€159,999.99	€186	€5.80
€160,000.00	€161,999.99	€190	€3.30
€162,000.00	€163,999.99	€194	Nil

See **SW19** for the rate of Increase for a Qualified Adult aged 65 or under.

Widow's or Widower's Non-Contributory Pension under age 66

Savings and/or investments		Weekly means	Your personal rate
From	To		
Nil	€20,000.00	Nil	€185.80
€20,000.01	€20,999.99	Nil	€185.80
€21,000.00	€21,999.99	€1	€185.80
€22,000.00	€22,999.99	€2	€185.80
€23,000.00	€23,999.99	€3	€185.80
€24,000.00	€24,999.99	€4	€185.80
€25,000.00	€25,999.99	€5	€185.80
€26,000.00	€26,999.99	€6	€185.80
€27,000.00	€27,999.99	€7	€185.80
€28,000.00	€28,999.99	€8	€183.30
€29,000.00	€29,999.99	€9	€183.30
€30,000.00	€30,999.99	€10	€183.30
€31,000.00	€31,999.99	€12	€180.80
€32,000.00	€32,999.99	€14	€178.30
€33,000.00	€33,999.99	€16	€175.80
€34,000.00	€34,999.99	€18	€173.30
€35,000.00	€35,999.99	€20	€173.30
€36,000.00	€36,999.99	€22	€170.80
€37,000.00	€37,999.99	€24	€168.30
€38,000.00	€38,999.99	€26	€165.80
€39,000.00	€39,999.99	€28	€163.30
€40,000.00	€40,999.99	€30	€163.30
€41,000.00	€41,999.99	€34	€158.30
€42,000.00	€42,999.99	€38	€153.30
€43,000.00	€43,999.99	€42	€150.80
€44,000.00	€44,999.99	€46	€145.80
€45,000.00	€45,999.99	€50	€143.30
€46,000.00	€46,999.99	€54	€138.30
€47,000.00	€47,999.99	€58	€133.30
€48,000.00	€48,999.99	€62	€130.80
€49,000.00	€49,999.99	€66	€125.80
€50,000.00	€50,999.99	€70	€123.30
€51,000.00	€51,999.99	€74	€118.30

Widow's or Widower's Non-Contributory Pension under age 66

Savings and/or investments		Weekly means	Your personal rate
From	To		
€52,000.00	€52,999.99	€78	€113.30
€53,000.00	€53,999.99	€82	€110.80
€54,000.00	€54,999.99	€86	€105.80
€55,000.00	€55,999.99	€90	€103.30
€56,000.00	€56,999.99	€94	€98.30
€57,000.00	€57,999.99	€98	€93.30
€58,000.00	€58,999.99	€102	€90.80
€59,000.00	€59,999.99	€106	€85.80
€60,000.00	€60,999.99	€110	€83.30
€61,000.00	€61,999.99	€114	€78.30
€62,000.00	€62,999.99	€118	€73.30
€63,000.00	€63,999.99	€122	€70.80
€64,000.00	€64,999.99	€126	€65.80
€65,000.00	€65,999.99	€130	€63.30
€66,000.00	€66,999.99	€134	€58.30
€67,000.00	€67,999.99	€138	€53.30
€68,000.00	€68,999.99	€142	€50.80
€69,000.00	€69,999.99	€146	€45.80
€70,000.00	€70,999.99	€150	€43.30
€71,000.00	€71,999.99	€154	€38.30
€72,000.00	€72,999.99	€158	€33.30
€73,000.00	€73,999.99	€162	€30.80
€74,000.00	€74,999.99	€166	€25.80
€75,000.00	€75,999.99	€170	€23.30
€76,000.00	€76,999.99	€174	€18.30
€77,000.00	€77,999.99	€178	€13.30
€78,000.00	€78,999.99	€182	€10.80
€79,000.00	€79,999.99	€186	€5.80
€80,000.00	€80,999.99	€190	€3.30
Over	€81,000.00	€194	Nil



You can get independent information on rights and entitlements to all social services from your local Citizens Information Centre.

The service is free, confidential and independent.

Citizen information is available from over 220 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages. Alternatively, LoCall Citizens Information Phone Service on 1890 777 121 or log on to www.oasis.gov.ie.

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